

**Hagerstown Community College**  
**MASTER SYLLABUS**

**COURSE:** MGT 105 Personal Finance

**SEMESTER/YEAR:** Spring 2018

**INSTRUCTOR:** Lori Spessard

**COURSE DESCRIPTION:**

This course encompasses the basics of personal financial planning. Emphasis is placed on such topics as the correct use of credit, how to make sound purchasing decisions, evaluating the role of insurance, and personal investment fundamentals. Total of 45 hours of lecture. Semester offered: Periodically. 3 credits.

**TEXTBOOK & MATERIALS:**

*Personal Finance* (2014). Text is available under a Creative Commons Attribution license through The Saylor Foundation: [www.saylor.org/site/textbooks/Personal%20Finance.pdf](http://www.saylor.org/site/textbooks/Personal%20Finance.pdf)

Use of Excel or a financial calculator is recommended for this course. Excel is preferred, and available through your student OneDrive account. If you choose to purchase a calculator, the TI BA-II Plus (or a phone app that has similar functions) is recommended.

**STUDENT LEARNING OUTCOMES:**

As a result of this instruction, the student will:

1. Develop the skills necessary to write and implement a personal financial plan.
2. Use time value of money and other basic financial concepts to improve financial decision-making.
3. Describe how personal decisions and behaviors affect one's ability to reach financial goals.

*For face-to-face class:*

<b>Assignment/Assessment</b>	<b>Clock Hours</b>	<b>Explanation</b>
In-class instruction	37.5	Time spent in class
Assigned readings & sample problems	45	Reading, note-taking, practicing sample problems, etc.
Field Reports	15	Research, writing, etc.
Exams	17	Study time plus time to complete exams
Financial Plan	20	Research, writing, etc.
<b>Total hours</b>	<b>134.5</b>	

*For online class:*

<b>Assignment/Assessment</b>	<b>Clock Hours</b>	<b>Explanation</b>
Online homework and activities	37.5	Time spent on a variety of online learning tools
Assigned readings & sample problems	45	Reading, note-taking, practicing sample problems, etc.
Discussions	15	Research, writing, responding to classmates, etc.
Exams	17	Study time plus time to complete exams
Financial Plan	20	Research, writing, responding to classmates, etc.
<b>Total hours</b>	<b>134.5</b>	

**Services for Students with Disabilities:** Students may receive reasonable accommodations if they have a diagnosed disability and present appropriate documentation. Students seeking accommodations are required to contact the Disability Support Services (DSS) office as early as possible. Students may contact a DSS staff member for an appointment at [dss@hagerstowncc.edu](mailto:dss@hagerstowncc.edu) or at 240-500-2530.